

**Amendments to the Claims**

Please cancel claims 21-26 without prejudice. Please add new claims 28-47.

**Listing of Claims**

1-27. (Cancelled)

28. (New) A method of determining if an individual is at increased risk for having or developing prostate cancer, comprising:
- a) obtaining a sample of body fluid from an individual wherein said individual has not previously been diagnosed as having prostate cancer;
  - b) measuring the concentration of insulin-like growth factor-I (IGF-1) and insulin-like growth factor binding protein-3 (IGFBP-3) in said sample of body fluid;
  - c) conducting a multivariate adjustment of the IGF-1 concentration relative to the IGFBP-3 concentration to provide an adjusted IGF-1 level;
  - d) comparing the adjusted IGF-1 determined in step c) with the adjusted IGF-1 levels in a reference range, and concluding that said individual is, or is not, at increased risk of having or developing prostate cancer based upon this comparison.
29. (New) The method of claim 28, wherein said body fluid is blood, plasma or serum.
30. (New) The method of claim 29, wherein said reference range is based upon the adjusted IGF-1 concentrations in individuals without prostate cancer.
31. (New) The method of claim 29, wherein said reference range is based upon the adjusted IGF-1 concentrations in individuals without prostate disease.
32. (New) The method of claim 29, wherein said IGFF-1 is total IGF-1.
33. (New) The method of claim 29, wherein said IGFF-1 is free IGF-1.

34. (New) The method of claim 29, wherein said IGFF-1 is complexed IGF-1.
35. (New) The method of claim 29, wherein said IGFBP-3 is total IGFBP-3.
36. (New) The method of claim 29, wherein said IGFBP-3 is free IGFBP-3.
37. (New) The method of claim 29, wherein said IGFBP-3 is complexed IGFBP-3.
38. (New) The method of claim 28, wherein said method further comprises assaying a sample of body fluid from said individual for prostate specific antigen (PSA) levels.
39. (New) The method of claim 38, wherein said body fluid is blood, plasma or serum.
40. (New) The method of claim 39, wherein said reference range is based upon the adjusted IGF-1 concentrations in individuals without prostate cancer.
41. (New) The method of claim 39, wherein said reference range is based upon the adjusted IGF-1 concentrations in individuals without prostate disease.
42. (New) The method of claim 39, wherein said IGFF-1 is total IGF-1.
43. (New) The method of claim 39, wherein said IGFF-1 is free IGF-1.
44. (New) The method of claim 39, wherein said IGFF-1 is complexed IGF-1.
45. (New) The method of claim 39, wherein said IGFBP-3 is total IGFBP-3.
46. (New) The method of claim 39, wherein said IGFBP-3 is free IGFBP-3.
47. (New) The method of claim 39, wherein said IGFBP-3 is complexed IGFBP-3.